

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Awni M Elias  
Nahieh Elias

Case No.: 18-19833

Judge: VFP

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**

☐ Original

☒ Modified/Notice Required

Date: February 20,  
2019

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLI Initial Debtor: AME Initial Co-Debtor N E

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 200.00 Monthly to the Chapter 13 Trustee, starting on June 1, 2018 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
  - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☒ Loan modification with respect to mortgage encumbering property:  
Description: All arrears will be part of the loan modification procedure regarding property location: 23 Barbour Street, Haledon, New Jersey 07508  
Proposed date for completion: September 2019
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☒ Other information that may be important relating to the payment and length of plan:  
Debtor will pay adequate protection payment directly to the lender in the amount of \$1,284.84.

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor            | Type of Priority | Amount to be Paid |
|---------------------|------------------|-------------------|
| Russell L. Low 4745 | Attorney Fees    | 3,500.00          |

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt                     | Arrearage  | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|--|------------|----------------------------|---|--|
| SPS      | 23 Barbour St Haledon, NJ 07508 Passaic County | 152,492.00 | 0.00                       | 7,300.00                                | 1,284.84                               |

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|----------|----------------------------|-----------|----------------------------|---|--|

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|------------------|------------|---------------|-----------------|--|

##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES**

**the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|

|        |  |  |  |  |  |  |  |
|--------|--|--|--|--|--|--|--|
| -NONE- |  |  |  |  |  |  |  |
|--------|--|--|--|--|--|--|--|

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
|----------|------------------------------|---------------------------------|--------------------------|

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|--|
|----------|------------|--|

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|----------|-----------------------------------|-----------|-------------------|

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|----------|------------|----------------|------------------------|----------------|--|---|

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|----------|------------|----------------|------------------------|-----------------------------|--|

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: May 29, 2018.

| Explain below <b>why</b> the plan is being modified:   | Explain below <b>how</b> the plan is being modified:  |
|--|---|
| The plan is being modified because the debtors need more time to complete a loan modification for their property at 23 Barbour St Haledon, NJ 07508. | The Plan is being modified by extending the deadline for the debtors to complete a loan modification to September 2019. |

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

|                                |  |
|--------------------------------|--|
| Date: <u>February 20, 2019</u> | <u>/s/ Awni M Elias</u><br>Awni M Elias<br>Debtor                              |
| Date: <u>February 20, 2019</u> | <u>/s/ Nahieh Elias</u><br>Nahieh Elias<br>Joint Debtor                        |
| Date: <u>February 20, 2019</u> | <u>/s/ Russell L. Low</u><br>Russell L. Low 4745<br>Attorney for the Debtor(s) |

**Certificate of Notice Page 7 of 8**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Awni M Elias  
 Nahieh Elias  
 Debtors

Case No. 18-19833-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Feb 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2019.

db/jdb  
 cr +Awni M Elias, Nahieh Elias, 23 Barbour St, Haledon, NJ 07508-1448  
 +Select Portfolio Servicing, Inc., as servicer for, McCalla Raymer Leibert Pierce, LLC,  
 99 Wood Avenue, Suite 803, Iselin, NJ 08830-2713  
 cr U.S. Bank NA, successor trustee to Bank of America, P.O. Box 65250,  
 Salt Lake City, UT 84165-0250  
 517530351 +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  
 517530352 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: BANKAMERICA, PO BOX 982238, EL PASO, TX 79998)  
 517640263 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517530357 +CHASE AUTO, PO BOX 901003, FT WORTH, TX 76101-2003  
 517530358 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 517530370 +CHASE-TOYRUS, PO BOX 15298, WILMINGTON, DE 19850-5298  
 517530371 +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
 517530402 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: WEBBANK/DFS, 1 DELL WAY, ROUND ROCK, TX 78682)  
 517530378 +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
 517530380 +FNB OMAHA, PO BOX 3412, OMAHA, NE 68103-0412  
 517530381 +KML Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1538  
 517530383 RAYMOUR FLA, CSCL DISPUTE TEAM N8235-04M, DES MOINES, IA 50306  
 517530384 RYMR&FLNIGN, CSCL DISPUTE TEAM N8235-04M, DES MOINES, IA 50306  
 517530387 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282  
 517597078 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507  
 517530400 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 517530401 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US BK RMS CC, PO BOX 108, SAINT LOUIS, MO 63166)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2019 00:17:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 22 2019 00:17:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:37  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517530349 +E-mail/Text: ally@ebn.phinsolutions.com Feb 22 2019 00:16:08 ALLY FINANCIAL,  
 200 RENAISSANCE CTR, DETROIT, MI 48243-1300  
 517530353 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 22 2019 00:14:47 CAPITAL ONE,  
 PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
 517530356 +E-mail/Text: bankruptcy@cavps.com Feb 22 2019 00:17:32 CAVALRY PORT, PO BOX 27288,  
 TEMPE, AZ 85285-7288  
 517631464 +E-mail/Text: bankruptcy@cavps.com Feb 22 2019 00:17:32 CAVALRY SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 517530374 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 22 2019 00:16:58 COMENITY BANK/EXPRESS,  
 PO BOX 182789, COLUMBUS, OH 43218-2789  
 517530375 +E-mail/Text: mrdiscen@discover.com Feb 22 2019 00:16:10 DISCOVER FIN SVCS LLC,  
 PO BOX 15316, WILMINGTON, DE 19850-5316  
 517530377 E-mail/Text: mrdiscen@discover.com Feb 22 2019 00:16:10 DISCOVERBANK, PO BOX 15316,  
 WILMINGTON, DE 19850  
 517530382 +E-mail/Text: bnc@nordstrom.com Feb 22 2019 00:16:23 NORDSTROM/TD BANK USA,  
 13531 E CALEY AVE, ENGLEWOOD, CO 80111-6504  
 517530386 +E-mail/PDF: pa\_dc\_claims@navient.com Feb 22 2019 00:27:35 SALLIE MAE, PO BOX 9655,  
 WILKES BARRE, PA 18773-9655  
 517530385 +E-mail/Text: ebn\_bkrt\_forms@salliemae.com Feb 22 2019 00:17:50 SALLIE MAE, PO BOX 3229,  
 WILMINGTON, DE 19804-0229  
 517530388 +E-mail/Text: jennifer.chacon@spservicing.com Feb 22 2019 00:18:21 SPS, PO Box 65250,  
 Salt Lake City, UT 84165-0250  
 517530389 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:08 SYNCB/BANANA REP, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517530390 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:38 SYNCB/CARE CREDIT,  
 950 FORRER BLVD, KETTERING, OH 45420-1469  
 517530391 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:08 SYNCB/GAP, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517530392 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:08 SYNCB/GAPDC, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517530393 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:08 SYNCB/LORD & TAY, PO BOX 965015,  
 ORLANDO, FL 32896-5015  
 517530394 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:08 SYNCB/LOWES, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517530395 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:15:08 SYNCB/TJX COS, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517530396 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:15:08 SYNCB/TJX COS DC, PO BOX 965015,  
 ORLANDO, FL 32896-5015

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Feb 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517659843 E-mail/Text: jennifer.chacon@spservicing.com Feb 22 2019 00:18:21  
Select Portfolio Servicing, Inc., Bankruptcy Department, P.O. Box 65250,  
Salt Lake City, UT 84165-0250  
517533071 +E-mail/PDF: gecsed@recoverycorp.com Feb 22 2019 00:15:08 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517530398 E-mail/Text: bankruptcy@td.com Feb 22 2019 00:17:17 TD BANK N.A., 32 CHESTNUT ST,  
LEWISTON, ME 04240  
517530397 E-mail/Text: bankruptcy@td.com Feb 22 2019 00:17:17 TD BANK N.A., 70 GRAY RD,  
PORTLAND, ME 04105  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517530350\* +ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300  
517530354\* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
517530355\* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
517530359\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530360\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530361\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530362\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530363\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530364\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530365\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530366\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530367\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530368\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530369\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530372\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517530373\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517530376\* +DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316  
517530379\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517530399\* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299  
(address filed with court: TD BANK N.A., 32 CHESTNUT ST, LEWISTON, ME 04240)  
TOTALS: 0, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2019 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, et al.  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Phillip Andrew Raymond on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, as trustee, phillip.raymond@mccalla.com  
Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the registered holders of B phillip.raymond@mccalla.com  
Russell L. Low on behalf of Debtor Awni M Elias rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Joint Debtor Nahieh Elias rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7